

Aug 19 04 02:23p Michael McKuin

(909) 336-4437

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8/16/04

Dear Mr. McKuin,

I recently stumbled over your website and thoroughly enjoyed your rants on the IME and TSAs.

Having been in the 'belly of the beast' myself, having worked for an LTD carrier for many years, I can certainly understand your points raised. While your style and perspective are, shall we say, over the top, I guess, though, I would want nothing less from my attorney if I were a plaintiff.

With that in mind, attached you will find an actual internal e-mail from an LTD carrier that was sent to the LTD claims staff. The point of the e-mail is unambiguous and self-evident--we need to close more cases. The "Steve" mentioned as the author was none other than Steven Bailey, VP of Disability Products with Sun Life. Always trying to bring more cases to what they euphemistically call "resolution". Oh ya, right.

Oddly enough, this e-mail mysteriously 'disappeared' from everyone's in-box shortly after it was sent! I guess all would disavow any knowledge of its existence. But it appears someone managed to print it out before it was deleted.

I am forwarding to you because I'm sure you'll find some use for it....

Enjoy,

V.I.G.

EXHIBIT 1

Aug 19 04 02:24p Michael McKuin

(909) 336-4437

p.3

**Sun Life Assurance  
Company of Canada**

**Trista Higgins  
06/26/2002 05:26 PM**

To: Margaret Bailey/Group/USHO/SunLife@SunLife, Jackie Ingemi/Group/USHO/SunLife@SunLife, Alice Kern/Group/USHO/SunLife@SunLife, Erin Martland-Kile/Group/USHO/SunLife@SunLife, Aimee Sabourin/Group/USHO/SunLife@SunLife, Barry Scoiarc/Group/USHO/SunLife@SunLife, Amy Logue/Group/USHO/SunLife@SunLife, Muriel Smith-Codio/Group/USHO/SunLife@SunLife, Peter Mahoney/Group/USHO/SunLife@SunLife, Jason Binette/Group/USHO/SunLife@SunLife, Kyle Biedenbach/Group/USHO/SunLife@SunLife, Gordon Simmons/Group/USHO/SunLife@SunLife, Alissa Arnold/Group/USHO/SunLife@SunLife, Pamela Caswell/Group/USHO/SunLife@SunLife, Lynn Della Pasqua/Group/USHO/SunLife@SunLife, Brian Skowronski/Group/USHO/SunLife@SunLife, Michele Skaifidas/Group/USHO/SunLife@SunLife, Jill Theisen/Group/USHO/SunLife@SunLife, Brenda Dunn/Group/USHO/SunLife@SunLife, Bryan Mann/Group/USHO/SunLife@SunLife, Jeff Strickland/Group/USHO/SunLife@SunLife, Brian Sullivan/Group/USHO/SunLife@SunLife, Cecile March/Group/USHO/SunLife@SunLife, William Harney/Group/USHO/SunLife@SunLife, Roxanne Lowe/Group/USHO/SunLife@SunLife, Maureen Kriff/Group/USHO/SunLife@SunLife, Natalie Jurczenko/Group/USHO/SunLife@SunLife, Marie King/Group/USHO/SunLife@SunLife, Laurine Bower/Group/USHO/SunLife@SunLife, LeeAnn Prior/Group/USHO/SunLife@SunLife, Carolyn Wentzell/Group/USHO/SunLife@SunLife, Virginia Nelson/Group/USHO/SunLife@SunLife, Sandra Decoff/Group/USHO/SunLife@SunLife, Melissa Behl/Group/USHO/SunLife@SunLife, Lynnda Lowe-Salek/Group/USHO/SunLife@SunLife, John Fontaine/Group/USHO/SunLife@SunLife  
cc: Judy Julien/Group/USHO/SunLife@SunLife, Beth Bixler/Group/USHO/SunLife@SunLife, Craig Schmidt/Group/USHO/SunLife@SunLife, Shawn Smith/Group/USHO/SunLife@SunLife

Subject: Note from Steve

# KICK IT UP A NOTCH!

Over the past months, we have been talking quite a bit about "Kicking it Up a Notch", creating an environment for individuals to excel on professional performance and contribute to positive results within our division. We want an atmosphere where we all can have fun, continue to improve our knowledge and skills in doing our jobs and feel like we can individually and through our teams have a impact on the bottomline results of the business.